

## Cookies on this website

### Introduction

We use cookies and similar technologies ("cookies") on this website for various purposes. A cookie is a data file that a website sends to your browser, which then stores it on the device that you are using to browse the website.

#### How this site uses cookies

The main cookies used on this website are as follows:

Cookie Type	Details
<b>Analytics</b>	These cookies help us to improve this website over time, by giving us insights into how the various sections of the website are used and how users interact with the website. The information collected is anonymous and statistical.
<b>Authentication</b>	These cookies are used to identify unique visitors to the website. If you log in to the website, these are the cookies that allow us to remember who you are so that we can provide you with access to pages personal to you, for example your account pages. These cookies help keep your visit to the site secure.
<b>Affiliate Lead Tracking</b>	We use a range of third parties to promote this website. We use these cookies so that, when you reach this website because of one of those third parties, we can identify the third party and therefore meet our contractual commitments to that third party.
<b>Session</b>	These are cookies that are designed to ensure that your visit to the website is as smooth as possible. Their main uses are: <ul style="list-style-type: none"><li>• Allowing us to identify your device as you use the website, so that you are not treated as a new visitor each time you go to another part of the website;</li><li>• Ensure that the servers that we use to power the website each serve an equal number of users, to help make everyone's browsing as swift and responsible as possible;</li><li>• Noting your browser's capabilities.</li></ul>

#### How to reject and delete them

Most web browsers automatically accept cookies. However you do not have to accept cookies and you can, should you choose to at any time, reject or block the use of cookies and delete all cookies currently stored on your device. You can find out how to do this for your particular browser by clicking "help" on your browser's menu, or by visiting: [www.allaboutcookies.org](http://www.allaboutcookies.org).

For example, in Microsoft Internet Explorer 7.0 you can delete cookies by:

- Selecting "Tools/Internet Options"
- Clicking on "Delete" in the Browsing History section
- Selecting "delete cookies"

Options to accept, block, or require notification for the use of cookies are found under:

- "Tools/Internet Options/Privacy/Advanced"

Please be aware however that if you chose to block cookies you may not be able to access certain features of this web site.

For information on how to reject or delete cookies on the browser of your mobile device you may need to refer to your device's manual.

#### Third party cookies

We may allow third party organisations to set cookies using this website in order to deliver services. If you would like more information about the cookies used by these third parties, as well as details on how to opt-out, please see the table below.

Cookie Name	What the cookie is used for
<p><b>AddThis:</b> <i>uid, uit, uvc and psc</i></p>	<p>Some parts of our site use AddThis to provide sharing features. For example, AddThis allows you to tweet links to some pages of our site. For information about AddThis cookies and how to reject or delete them go to <a href="http://www.addthis.com/privacy">http://www.addthis.com/privacy</a>.</p>
<p><b>Google Analytics:</b> <i>Cookies with names beginning _ut</i></p>	<p>Behind the scenes, we use Google Analytics to give us insights into how our users interact with our website. To obtain these insights, Google Analytics uses a number of cookies. The information collected is anonymous and statistical. The Google Analytics cookies are the cookies with names beginning "_utm". Common Google Analytics cookies are, _utma, _utmb, _utmc, and _utmz. To give you additional control over Google Analytics cookies, Google provides an opt-out plug-in for most common website browsers <a href="http://tools.google.com/dlpage/gaoptout">http://tools.google.com/dlpage/gaoptout</a>.</p>
<p><b>Adobe SiteCatalyst</b> <i>s_cc, s_sq and s_vi</i></p>	<p>We use Adobe (formerly Omniture) SiteCatalyst to give us insights into how many people visit our website, and how our users interact with it. Cookies are used to help us to better estimate the number of individual anonymous visitors to our website. There are two types of cookies that may be used: session and persistent. Session cookies exist only during a website visitor's online session. They disappear from the visitor's computer when he/she closes the browser software. Persistent cookies remain on the visitor's computer after the browser has been closed. When examining your cookies you may notice a cookie that is set by one of the following domains - 2o7.net or omtrdc.net. The 2o7.net and omtrdc.net domains are the primary domains used by the tool to measure visitor behaviour on our website. The SiteCatalyst cookies are s_cc (session), s_sq (session) and s_vi (persistent). More information can be found at <a href="http://www.omniture.com/en/privacy">http://www.omniture.com/en/privacy</a>. <a href="#">Opt out of Adobe SiteCatalyst cookie tracking</a></p>
<p><b>Adobe Test&amp;Target</b> <i>Cookies beginning with mbox_</i></p>	<p>We use Adobe (formerly Omniture) Test&amp;Target to optimise and personalise certain pages on the website. Test&amp;Target does not collect personally identifiable information. Test&amp;Target collects at a minimum, visitors, clicks and conversions for all tests. All data captured by Test&amp;Target is linked to a visitor ID, but there is no personal data related to that visitor ID. At an aggregate level, Test&amp;Target tracks the success metrics defined in a campaign. This data is not available at an individual visitor level. Experian's implementation of Test&amp;Target does not allow any user's activity to be tracked beyond Experian's own websites. Test&amp;Target cookies are identified by their "mbox_" prefix.</p>

	<a href="#">Opt out of the Adobe Test&amp;Target cookie for Experian (UK)</a>
<b>Crazy Egg</b>	<p>On some pages on our website, we use Crazy Egg to view how our visitors are interacting with our web pages.</p> <p>Crazy Egg uses a cookie only to distinguish between new and returning visitors.</p> <p>More information about Crazy Egg's privacy practices, including opt-out information, can be found at <a href="http://www.crazyegg.com/privacy">http://www.crazyegg.com/privacy</a>.</p>
<b>Lynchpin</b>	<p>We use Lynchpin to give us insights into how our users interact with the website. To obtain these insights, Lynchpin uses a number of cookies. The information collected is anonymous and statistical. To find out more, go to <a href="http://www.lynchpin.com/">http://www.lynchpin.com/</a>.</p>
<b>Google - DoubleClick</b>	<p>We sometimes conduct advertising campaigns using DoubleClick, a Google service. To find out about DoubleClick cookies and how to control those cookies, go to <a href="http://www.google.co.uk/policies/privacy/ads/">http://www.google.co.uk/policies/privacy/ads/</a>.</p>

### Tracking technologies that our marketing emails use

We send emails using a number of different services. Each service uses tracking technologies. We use this information primarily to understand what subjects are interesting to our readers, by monitoring whether our emails are opened and what links are clicked on by our readers. We then use this information to improve the emails that we send to you and the services that we provide.

If you do not wish to allow us to use these technologies, the best way to do this is to not enable images when you view our emails. In other words, only view the plain-text of the email.

In addition, each marketing email that we send to you will contain a link to details of the tracking technologies used for that specific email. If you click on the link you will be taken to the latest information and tracking-preference tools made available by the relevant email service.

If you do not allow us to use tracking technologies, this will stop us being able to take your preferences, as expressed by your email viewing behaviour, improve the emails that we send to you over time. We will not be able to factor-in your email content preferences when creating further emails. We will also not be able to factor-in your preferences when considering what improvements to make to our services.

For some marketing emails, we use Eloqua for the sign-up page and to send emails to you. On the relevant sign-up page, Eloqua will place a persistent cookie on your device unless there is already an Eloqua cookie on your device. If you have used a website which uses Eloqua, then you may have an Eloqua cookie already. We may use the Eloqua cookie to allow us to analyse your use of our website so that we can keep improving our website. Emails sent using Eloqua will use tracking technologies of the kind described above. If you wish to disable all use of Eloqua tracking technologies for your device you can do this on their [opt-out page](#)

If you have any questions please [contact us](#).